

Instructions for Employees

When should I complete this form?

You should complete this form if:

- you are in a position that makes you eligible for FEGLI coverage (ask your human resources office if you don't know), AND
- at least one year has passed since the effective date of your most recent waiver of Basic, Option A and/or Option B life insurance, AND either:
 - ◆ you are not enrolled in the FEGLI Program, but would like to be, OR
 - ◆ you are enrolled in the FEGLI Program, but you have less than the maximum life insurance available and you want more life insurance.

What is a waiver of life insurance coverage?

A waiver means you:

- did not elect life insurance coverage when it was available to you, OR
- cancelled coverage you previously had, OR
- elected less than the maximum coverage.

Ask your human resources office if you don't know the effective date of your last waiver, if any.

What coverage can I get by completing this form?

You can get Basic, Option A, and Option B, if the Office of Federal Employees' Group Life Insurance (OFEGLI) approves your physical.

You cannot get Option C by completing this form.

How do I complete this form?

- Ask your human resources office to complete Part A.
- You must complete Part C. Answer all of the questions, or mark N/A (for not applicable). Do not leave an answer blank.
- Bring this form to your physician or other healthcare provider.
- Sign in Part C, in the presence of your physician or other healthcare provider.
- Ask him/her to complete Part D.
- Ask him/her to mail the completed form directly to OFEGLI.
- OFEGLI must receive the form within 60 days of the date of the physical.

Do I have to pay for this physical?

Yes, you must pay any fee for the physical. Your agency or OFEGLI cannot pay for it.

Can I use results of a physical I had last year for another reason?

No. OFEGLI cannot accept a previous physical. Your physician or other healthcare provider must perform the physical for the purposes of this request for life insurance. OFEGLI must receive this form within 60 days of the date of the physical.

What is Basic insurance?

It is life insurance based on your annual salary, rounded up to the nearest thousand dollars (if it is not already an even thousand), plus \$2,000. It includes accidental death and dismemberment coverage (payment of more life insurance if you die in an accident or lose a limb or eyesight.)

Basic also includes an Extra Benefit if you are under age 45 when you die. The amount of Basic payable upon your death will be double the regular amount if you are age 35 or under when you die. Starting at age 36, the Extra Benefit reduces by 10 percent per year, until at age 45 there is no Extra Benefit.

What is Option A?

It is life insurance equal to \$10,000. It is also called Standard Optional insurance. Option A also includes accidental death and dismemberment coverage.

What is Option B?

It is life insurance equal to 1, 2, 3, 4 or 5 times your annual salary (after rounding your salary up to the nearest thousand dollars, if it is not already an even thousand). It is also called Additional Optional insurance.

What is Option C?

It is life insurance for your family, available in 1 to 5 multiples. Each multiple equals \$5,000 for your spouse and \$2,500 for each eligible dependent child. It is also called Family Optional insurance. You cannot elect Option C by completing this form. You can only elect Option C during an open enrollment period or if you have a life event (marriage, divorce, death of spouse, or adding an eligible child to your family) and already have Basic.

When is coverage effective?

Basic will be effective on the first day you are in a pay and duty status on or after OFEGLI's approval date.

Option A and/or Option B will be effective on the first day you are in a pay and duty status on or after OFEGLI's approval date and on or after the date your agency receives your SF 2817, *Life Insurance Election*.

However, if you are not in a pay and duty status within 31 days after the approval date you will not have Basic insurance (unless you already had it when you filled out this form), and you cannot elect Option A or Option B. If you do not submit an SF 2817 within those 31 days, you cannot elect Option A or Option B.

What is pay and duty status?

This means you are on duty, receiving pay. You are not on annual leave, sick leave, administrative leave or otherwise absent from duty.

